



**U.S. Department of Justice**  
**Office of the United States Trustee**  
***Middle District of Pennsylvania***

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*The Sylvia H. Rambo US Courthouse*  
*1501 North 6<sup>th</sup> Street Box 302* (717) 221-4515  
*Harrisburg, Pennsylvania 17102* FAX 221-4554

July 13, 2023  
VIA US MAIL and EMAIL

Joseph M. Ragona, III and Kathleen Ragona  
382 Old River Rd.  
Thorhurst, PA 18424

Re: Your Chapter 13 Case No. 5-18-03141-MJC

Dear Mr. and Mrs. Ragona:

It has come to my attention that you were represented in this case by Attorney Carol Baltimore. I am sorry to have to inform you that Ms. Baltimore passed away in March.

I note that you are attempting to enter into a loan modification in your case. I strongly urge you to hire a new attorney to help guide you through that process and to help you complete the Chapter 13. Please understand that neither this office nor the Chapter 13 Trustee can represent your interests in the case. In selecting a new attorney, I suggest you look for an attorney in your area with bankruptcy experience. Once you select a new attorney, he or she will know how to enter an appearance before the Court. Please note that if a new attorney does not enter their appearance in your case, the Court may conclude that you are attempting to complete the case on a *pro se* basis without the assistance of counsel.

Again, I am sorry to have to inform you of Ms. Baltimore's passing and I wish you success in your case. Should you have any questions, please do not hesitate to contact me.

Sincerely,

D. Troy Sellars  
Assistant United States Trustee

cc: Jack Zaharopoulos, via ECF  
Brian C Nicholas, via ECF